

**United States Bankruptcy Court**  
**Middle District of Pennsylvania**

In re **Alfred L. Madeira**,  
 Debtor

Case No. **1:09-bk-02819**

Chapter **11**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>1,275,491.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>641,673.41</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>747,442.15</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>98,000.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>9</b>		<b>15,921,827.62</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>34,811.33</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>27,047.13</b>
Total Number of Sheets of ALL Schedules		<b>25</b>			
Total Assets			<b>1,917,164.41</b>		
Total Liabilities				<b>16,767,269.77</b>	

**United States Bankruptcy Court**  
**Middle District of Pennsylvania**

In re **Alfred L. Madeira**,  
 Debtor

Case No. **1:09-bk-02819**

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>1124 Kennebec Drive Chambersburg, PA 17201</b>	<b>Fee simple</b>	<b>J</b>	<b>350,000.00</b>	<b>250,000.00</b>
<b>6165 Gywna Drive Penn Laird, VA 24486</b>	<b>Fee simple</b>	<b>J</b>	<b>200,000.00</b>	<b>0.00</b>
<b>Time Share Shenandoah Summit at Massanutten Village</b>	<b>Fee simple</b>	<b>J</b>	<b>13,491.00</b>	<b>0.00</b>
<b>Time Share Williamsburg Plantation</b>	<b>Fee simple</b>	<b>J</b>	<b>12,000.00</b>	<b>0.00</b>
<b>3348 Shinnecock Drive Chambersburg, PA 17202</b>	<b>Fee simple</b>	<b>J</b>	<b>700,000.00</b>	<b>0.00</b>

Sub-Total > **1,275,491.00** (Total of this page)

Total > **1,275,491.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash at residence</b>	<b>J</b>	<b>1,100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Citizens Bank Acct #</b>	<b>J</b>	<b>1,833.17</b>
		<b>F&amp;M Bank Acct #10-52438</b>	<b>J</b>	<b>1,779.36</b>
		<b>F&amp;M Bank Acct #10-9117</b>	<b>J</b>	<b>10,621.67</b>
		<b>F&amp;M Bank Money Market Acct #10-8095</b>	<b>J</b>	<b>360.34</b>
		<b>1st National Bank Mercersburg Acct #2388</b>	<b>J</b>	<b>1,807.49</b>
		<b>1st National Bank Mercersburg Acct #3497</b>	<b>J</b>	<b>2,125.69</b>
		<b>1st National Bank Mercersburg Acct #6384</b>	<b>J</b>	<b>316.47</b>
		<b>M&amp;T Bank Acct #1907</b>	<b>H</b>	<b>54.04</b>
		<b>E Trade Account</b>	<b>H</b>	<b>2,187.74</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>None</b>	<b>-</b>	<b>0.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Foosball, Ping-Pong Table, Apple Computer, Family Room Furniture, (4) Bedroom Suites, (4) Televisions, Stereo, and Other Miscellaneous Household Furnishings</b>	<b>J</b>	<b>55,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Antiques, Dolls, Books, Pictures, and Coins</b>	<b>J</b>	<b>15,000.00</b>
6. Wearing apparel.		<b>Suits, Business Attire, Dresses, Coats, Slacks, Pants, Shirts, Boots, Shoes, and Belts</b>	<b>J</b>	<b>40,000.00</b>
7. Furs and jewelry.		<b>Diamond Ring, Rolex Watch, Bracelets, Gold Rings, Necklaces, and Earrings</b>	<b>J</b>	<b>20,000.00</b>

Sub-Total > **152,185.97**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>(3) Benelli 12 Gauge Shotguns, Remington 12 Gauge Shotgun, Remington 30/06 Rifle, and Koche 9mm Pistol</b>	<b>J</b>	<b>5,500.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Erie Insurance P.O. Box 83026 Lincoln, NE 68501-3026</b>  <b>MONY Church Street Station P.O. Box 6866 New York, NY 10249-6866</b>  <b>Prudential Insurance P.O. Box 856138 Louisville, KY 40285</b>	<b>H</b>	<b>113,510.15</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA Walnut Street Securities, IRA Horace Mann, SEP IRA Wachovia</b>	<b>H</b>	<b>130,477.29</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Madeira Chiropractic P.C. - 75% Ownership</b>	<b>H</b>	<b>75,000.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>BO-AL Enterprises - 50% Ownership</b>  <b>Madeira Operations, LLC</b>	<b>H</b>  <b>H</b>	<b>140,000.00</b>  <b>0.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

Sub-Total > **464,487.44**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 Lexus Car</b>	<b>J</b>	<b>20,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			

Sub-Total > **20,000.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Alfred L. Madeira**

Case No. **1:09-bk-02819**

Debtor

SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Washer/Dryer, Lawn Furniture, Lawn Mower, String Trimmer, Leaf Blower, Power Washer, and Golf Clubs	J	5,000.00

Sub-Total >5,000.00

(Total of this page)

Total >641,673.41

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☒ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
1124 Kennebec Drive Chambersburg, PA 17201	11 USC § 522(b)(3)(B)	100,000.00	350,000.00
6165 Gywna Drive Penn Laird, VA 24486	11 USC § 522(b)(3)(B)	200,000.00	200,000.00
Time Share Shenandoah Summit at Massanutten Village	11 USC § 522(b)(3)(B)	13,491.00	13,491.00
Time Share Williamsburg Plantation	11 USC § 522(b)(3)(B)	12,000.00	12,000.00
3348 Shinnecock Drive Chambersburg, PA 17202	11 USC § 522(b)(3)(B)	700,000.00	700,000.00
<b>Cash on Hand</b>			
Cash at residence	11 USC § 522(b)(3)(B)	1,100.00	1,100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Citizens Bank Acct #	11 USC § 522(b)(3)(B)	1,833.17	1,833.17
F&M Bank Acct #10-52438	11 USC § 522(b)(3)(B)	1,779.36	1,779.36
F&M Bank Acct #10-9117	11 USC § 522(b)(3)(B)	10,621.67	10,621.67
F&M Bank Money Market Acct #10-8095	11 USC § 522(b)(3)(B)	360.34	360.34
1st National Bank Mercersburg Acct #2388	11 USC § 522(b)(3)(B)	1,807.49	1,807.49
1st National Bank Mercersburg Acct #3497	11 USC § 522(b)(3)(B)	2,125.69	2,125.69
1st National Bank Mercersburg Acct #6384	11 USC § 522(b)(3)(B)	316.47	316.47
M&T Bank Acct #1907	42 Pa.C.S. § 8123(a)	54.04	54.04
<b>Household Goods and Furnishings</b>			
Foosball, Ping-Pong Table, Apple Computer, Family Room Furniture, (4) Bedroom Suites, (4) Televisions, Stereo, and Other Miscellaneous Household Furnishings	11 USC § 522(b)(3)(B)	55,000.00	55,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Antiques, Dolls, Books, Pictures, and Coins	11 USC § 522(b)(3)(B)	15,000.00	15,000.00
<b>Wearing Apparel</b>			
Suits, Business Attire, Dresses, Coats, Slacks, Pants, Shirts, Boots, Shoes, and Belts	11 USC § 522(b)(3)(B)	40,000.00	40,000.00



In re Alfred L. MadeiraCase No. 1:09-bk-02819

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Furs and Jewelry</u></b>			
Diamond Ring, Rolex Watch, Bracelets, Gold Rings, Necklaces, and Earrings	11 USC § 522(b)(3)(B)	20,000.00	20,000.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
(3) Benelli 12 Gauge Shotguns, Remington 12 Gauge Shotgun, Remington 30/06 Rifle, and Koche 9mm Pistol	11 USC § 522(b)(3)(B)	5,500.00	5,500.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
IRA Walnut Street Securities, IRA Horace Mann, SEP IRA Wachovia	42 Pa.C.S. § 8124(c)(6)	130,477.29	130,477.29
<b><u>Interests in Partnerships or Joint Ventures</u></b>			
BO-AL Enterprises - 50% Ownership	42 Pa.C.S. § 8123(a)	245.96	140,000.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2007 Lexus Car	11 USC § 522(b)(3)(B)	20,000.00	20,000.00
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
Washer/Dryer, Lawn Furniture, Lawn Mower, String Trimmer, Leaf Blower, Power Washer, and Golf Clubs	11 USC § 522(b)(3)(B)	5,000.00	5,000.00

Total:	<b>1,336,712.48</b>	<b>1,726,466.52</b>
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Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxxxxxxx3732	X	J	2006						
Citizens Bank 153 West Orange Street Shippensburg, PA 17257			Mortgage						
			Primary Residence 3348 Shinnecock Drive Chambersburg, PA 17202						
			Value \$ 700,000.00					450,000.00	0.00
Account No. xxxxxx3220	H	08/25/2008							
Erie Insurance Company P.O. Box 83026 Lincoln, NE 68501-3026		Personal Loan Secured by Cash Value of Life Insurance Policy							
		Value \$ 47,442.15					47,442.15	0.00	
Account No.	J	Mortgage							
Peter Wallick 275 Westover Way Chambersburg, PA 17202		1124 Kennebec Drive Chambersburg, PA 17201							
		Value \$ 350,000.00					250,000.00	0.00	
Account No.									
		Value \$							
Subtotal (Total of this page)								747,442.15	0.00
Total (Report on Summary of Schedules)								747,442.15	0.00

0 continuation sheets attached

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

# **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** (Continuation Sheet)

## **Taxes and Certain Other Debts Owed to Governmental Units**

### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxx-xx-4644</b>  <b>Chambersburg Wage Tax Board</b> <b>443 Stantey Avenue</b> <b>Chambersburg, PA 17201</b>	<b>X</b>	<b>J</b>	<b>2008 Estimated Tax Obligation</b>		<b>X</b>		<b>3,000.00</b>	<b>3,000.00</b>
								<b>0.00</b>
Account No. <b>xxx-xx-4644</b>  <b>Internal Revenue Service</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>	<b>X</b>	<b>J</b>	<b>Estimated 2008 Tax Obligation</b>		<b>X</b>		<b>84,000.00</b>	<b>0.00</b>
								<b>84,000.00</b>
Account No. <b>xxx-xx-4644</b>  <b>Pennsylvania Department of Revenue</b> <b>Bureau of Compliance</b> <b>Dept. 280946</b> <b>Harrisburg, PA 17108-0946</b>	<b>X</b>	<b>J</b>	<b>Estimated 2008 Tax Obligation</b>		<b>X</b>		<b>11,000.00</b>	<b>0.00</b>
								<b>11,000.00</b>
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**3,000.00**  
**98,000.00**      **95,000.00**

Total  
(Report on Summary of Schedules)

**3,000.00**  
**98,000.00**      **95,000.00**

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxx7040</b>  <b>1st National Bank of Mercersburg</b> <b>12 S. Main Street</b> <b>Mercersburg, PA 17236</b>		H	<b>6/25/2008</b> <b>Personal Loan</b> <b>Line of Credit</b>				<b>100,000.00</b>
Account No.  <b>Aaron Jackson</b> <b>3603 Franklin Avenue</b> <b>Mechanicsburg, PA 17050</b>		H	<b>Outstanding Balance</b>	X	X	X	<b>71,500.00</b>
Account No. <b>xxxxx6494</b>  <b>Adams County Bank</b> <b>16 Lincoln Square</b> <b>P.O. Box 3129</b> <b>Gettysburg, PA 17325</b>		H	<b>7/8/2008</b> <b>Personal Loan</b> <b>Line of Credit</b>				<b>100,000.00</b>
Account No.  <b>Alfred Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>		-	<b>Outstanding Balance</b>				<b>950,000.00</b>
Subtotal (Total of this page)							<b>1,221,500.00</b>

8 continuation sheets attached

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>Angela Hickey</b> <b>845 Woodlawn Drive</b> <b>Chambersburg, PA 17201</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>500,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Brian Wise</b> <b>1143 Apple Way</b> <b>Saint Thomas, PA 17252</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Carolyn Madeira</b> <b>305 Chestnut Ridge Drive</b> <b>Mechanicsburg, PA 17055</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>175,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Chris Gingrich</b> <b>26 Hillside Drive</b> <b>Chambersburg, PA 17202</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>114,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Craig Rockwell</b> <b>5793 Oakwood Drive</b> <b>Mercersburg, PA 17236</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>160,000.00</b>
Sheet no. <b>1</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,049,000.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>David Ahrens 1103 Tolleys Lane Lynchburg, VA 24502</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>15,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>David Dickson/Robert Hunt 1150 Lancaster Boulevard Suite 210 Mechanicsburg, PA 17055</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Denice Huggins 26 South Front Street New Freedom, PA 17349</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>405,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Estate of Picklesimer C/O Ahrens Law Firm 35 Central View Road Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>150,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Everett Vocature 43 Honeysuckle Drive Mechanicsburg, PA 17050</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>265,000.00</b>
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>935,000.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxx-xxxx-xxxxxxx-0101</b>  <b>F&amp;M Trust Company</b> <b>20 South Main Street</b> <b>P.O. Box 6010</b> <b>Chambersburg, PA 17201</b>	<b>X J</b>	<b>7/2/2008</b> <b>Personal Loan</b> <b>Line of Credit</b>				<b>250,000.00</b>
Account No. <b>xxxxxx1990</b>  <b>First National Bank of Mercersburg</b> <b>12 South Main Street</b> <b>Mercersburg, PA 17236</b>	<b>X H</b>	<b>Co-Signed Loan for Friend for Modular Home</b>				<b>34,820.76</b>
Account No. <b>xxxxxx7580</b>  <b>First National Bank of Mercersburg</b> <b>12 South Main Street</b> <b>Mercersburg, PA 17236</b>	<b>X H</b>	<b>Co-Signed Mortgage for Brother</b>				<b>350,006.86</b>
Account No.  <b>Gene Spangler</b> <b>919 Bard Drive</b> <b>Chambersburg, PA 17201</b>	<b>H</b>	<b>Outstanding Balance</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.  <b>Guy Bunteman</b> <b>1420 Hollywood Drive</b> <b>Lancaster, PA 17601</b>	<b>H</b>	<b>Outstanding Balance</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>35,000.00</b>
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>769,827.62</b>



In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>J. Elwood Rockwell 5793 Oakwood Drive Mercersburg, PA 17236</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>260,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>James Green 615 Apple Drive Mechanicsburg, PA 17055</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>1,800,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Jeff Petrucci C/O Ahrens Law Firm 35 Central Road Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>50,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>John and Bernadette Kennedy 561 Brentwater Road Camp Hill, PA 17011</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>699,950.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>John Jarboe The Cameron Estate Inn &amp; Restaurant 1855 Mansion Lane Mount Joy, PA 17552</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>1,500,000.00</b>
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>4,309,950.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>Joseph Fallin C/O Ahrens Law Firm 35 Central View Road Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>50,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Judd Ahrens 35 Central View Road Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>95,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Keith Hostler 92 Industrial Road Glen Rock, PA 17327</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>647,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Ken Moore 284 Alpat Drive Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>750,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Larry Hatter P.O. Box 1218 Mechanicsburg, PA 17055</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>1,650,000.00</b>
Sheet no. <b>5</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>3,192,000.00</b>
Subtotal (Total of this page)						<b>3,192,000.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>Mark W. Randall</b> <b>18 Brookside Court</b> <b>Lititz, PA 17543</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>300,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Michael Starr</b> <b>722 Starr Avenue</b> <b>Chambersburg, PA 17202</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>790,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Mike Essis and Cal Gardner</b> <b>1593 Walker Road</b> <b>Chambersburg, PA 17202</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Mike Warner</b> <b>101 Penns Run Road</b> <b>Mechanicsburg, PA 17050</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>700,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Peter Ahrens</b> <b>357 North Mount Joy Street</b> <b>Elizabethtown, PA 17022</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>70,000.00</b>
Sheet no. <b>6</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>1,960,000.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>Ralph Minto Two Gateway Center 603 Stanwix Street, Suite 205 Pittsburgh, PA 15222</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Randy Wagner The Cameron Estate Inn &amp; Restaurant 1855 Mansion Lane Mount Joy, PA 17552</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>1,500,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Rich Beddow C/O Ahrens Law Firm 35 Central View Road Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>75,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Robbie Hogentogler 418 Larkspur Loop Lancaster, PA 17602</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>30,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Scott Forry 517 Dogwood Drive York, PA 17406</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>50,000.00</b>
Sheet no. <b>7</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,755,000.00</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Outstanding Balance</b>				
<b>Sohael Raschid</b> <b>773 Rosewood Court</b> <b>Chambersburg, PA 17201</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>90,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Steve Szady</b> <b>3463 Turnberry Drive</b> <b>Chambersburg, PA 17202</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>100,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Tim Stickles</b> <b>9845 North Route 220 Highway</b> <b>Jersey Shore, PA 17740</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>20,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Todd Way</b> <b>C/O Ahrens Law Firm</b> <b>35 Central View Road</b> <b>Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>50,000.00</b>
Account No.		<b>Outstanding Balance</b>				
<b>Tom Ahrens</b> <b>Ahrens Law Firm</b> <b>35 Central View Road</b> <b>Dillsburg, PA 17019</b>	<b>H</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>469,550.00</b>
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>729,550.00</b>
Total (Report on Summary of Schedules)						<b>15,921,827.62</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Cedar PCP - San Souci, LLC 44 S. Bayles Ave. Suite 304 Port Washington, NY 11050</b>	<b>Unoccupied Retail Location - previously a Sprint Store Commercial Lease Prior Terms: \$2694.70/month Debtor is Lessee</b>
<b>Cranberry Mall Properties, LLC Wachovia Bank-Box Acct #758625 P.O. Box 758625 Baltimore, MD 21275-8625</b>	<b>PA Corp. Select Sprint Store at Town Mall of Westminster, MD 21157 Commercial Lease Term: \$2804.63/month Debtor is Lessee Robert Lauver reimburses Debtor monthly for rent obligation due to sale of Sprint Stores</b>
<b>PR Valley, LP P.O. Box 79828 Cleveland, OH 44193</b>	<b>Sprint Store (Alvein Partners, LLC) Valley Mall, Hagerstown, MD 21740 Terms: \$4943.54/month Commercial Lease Debtor is Lessee Robert Lauver reimburses Debtor monthly for rent obligation due to sale of Sprint Stores</b>
<b>WVA 340, LP Uniwest Commercial Realty 8191 Strawberry Lane, Suite 3 Falls Church, VA 22042</b>	<b>Sprint Store Express (Alvein Partners, LLC) 71 Jefferson Crossing Way, Suite D, Charlestown, WV Commercial Lease Terms: \$3081.22/month Debtor is Lessee Robert Lauver reimburses Debtor monthly for rent obligation due to sale of Sprint Stores</b>

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Andrew C. Madeira</b> <b>583 Miller Boulevard</b> <b>Mechanicsburg, PA 17055</b>	<b>First National Bank of Mercersburg</b> <b>12 South Main Street</b> <b>Mercersburg, PA 17236</b>
<b>Ginny Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>	<b>Citizens Bank</b> <b>153 West Orange Street</b> <b>Shippensburg, PA 17257</b>
<b>Ginny Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>	<b>Internal Revenue Service</b> <b>P.O. Box 21126</b> <b>Philadelphia, PA 19114</b>
<b>Ginny Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>	<b>Pennsylvania Department of Revenue</b> <b>Bureau of Compliance</b> <b>Dept. 280946</b> <b>Harrisburg, PA 17108-0946</b>
<b>Ginny Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>	<b>Chambersburg Wage Tax Board</b> <b>443 Stantey Avenue</b> <b>Chambersburg, PA 17201</b>
<b>Ginny Madeira</b> <b>3348 Shinnecock Drive</b> <b>Chambersburg, PA 17202</b>	<b>F&amp;M Trust Company</b> <b>20 South Main Street</b> <b>P.O. Box 6010</b> <b>Chambersburg, PA 17201</b>
<b>Lee A. Glenny</b> <b>Wel Mer Manor</b> <b>Dillsburg, PA 17019</b>	<b>First National Bank of Mercersburg</b> <b>12 South Main Street</b> <b>Mercersburg, PA 17236</b>

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continuation sheets attached to Schedule of Codebtors

In re **Alfred L. Madeira**Case No. **1:09-bk-02819**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S):	AGE(S):
	<b>Daughter</b>	<b>17</b>
	<b>Son</b>	<b>18</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Chiropractor</b>	
Name of Employer	<b>Madeira Chiropractic</b>	
How long employed	<b>25 years</b>	
Address of Employer	<b>1124 Kennebec Drive Chambersburg, PA 17201</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>18,750.01</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 3. SUBTOTAL

\$ <b>18,750.01</b>	\$ <b>N/A</b>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>6,291.81</b>	\$ <b>N/A</b>
\$ <b>271.87</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>6,563.68</b>	\$ <b>N/A</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>12,186.33</b>	\$ <b>N/A</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_  
12. Pension or retirement income  
13. Other monthly income (Specify): **See Detailed Income Attachment**

\$ <b>208.33</b>	\$ <b>N/A</b>
\$ <b>6,916.67</b>	\$ <b>N/A</b>
\$ <b>2,500.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>13,000.00</b>	\$ <b>N/A</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>22,625.00</b>	\$ <b>N/A</b>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>34,811.33</b>	\$ <b>N/A</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>34,811.33</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Madeira Chiropractic K-1 Income for 2009 is down 25%**  
**Income from Business will be \$0 for 2009**  
**Real Estate Property Income for 2009 is down \$30,000**  
**Interest and Dividend Income for 2009 is down \$25,000**



In re Alfred L. Madeira

Debtor(s)

Case No. 1:09-bk-02819

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Monthly Income:**

<b>Buy-In Agreement - Daren Eshbaugh ends 5/2009</b>	\$ <b>4,000.00</b>	\$ <b>N/A</b>
<b>K-1 Income from Madeira Chiropractic</b>	\$ <b>8,333.33</b>	\$ <b>N/A</b>
<b>BO-AL, LLC</b>	\$ <b>666.67</b>	\$ <b>N/A</b>
<b>Total Other Monthly Income</b>	\$ <b>13,000.00</b>	\$ <b>N/A</b>

In re Alfred L. Madeira

Debtor(s)

Case No. 1:09-bk-02819**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>4,636.69</u>
a. Are real estate taxes included?	Yes <u>    </u> No <u>X</u>		
b. Is property insurance included?	Yes <u>    </u> No <u>X</u>		
2. Utilities:		\$	<u>650.00</u>
a. Electricity and heating fuel		\$	<u>93.00</u>
b. Water and sewer		\$	<u>160.00</u>
c. Telephone		\$	<u>299.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>900.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>1,450.00</u>
4. Food		\$	<u>1,166.67</u>
5. Clothing		\$	<u>66.67</u>
6. Laundry and dry cleaning		\$	<u>500.00</u>
7. Medical and dental expenses		\$	<u>833.33</u>
8. Transportation (not including car payments)		\$	<u>733.33</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>4,333.33</u>
10. Charitable contributions		\$	<u>77.42</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>319.58</u>
a. Homeowner's or renter's		\$	<u>166.67</u>
b. Life		\$	<u>291.67</u>
c. Health		\$	<u>789.82</u>
d. Auto		\$	<u>822.75</u>
e. Other <u>See Detailed Expense Attachment</u>		\$	<u>822.75</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>822.75</u>
(Specify) <u>Real Estate Taxes</u>		\$	<u>822.75</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>62.50</u>
b. Other <u>2 Time Shares</u>		\$	<u>0.00</u>
c. Other <u>    </u>		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Income Taxes (Federal, PA, Local)</u>		\$	<u>6,000.00</u>
Other <u>Lease - San Souci, LLC</u>		\$	<u>2,694.70</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>27,047.13</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>34,811.33</u>
b. Average monthly expenses from Line 18 above	\$	<u>27,047.13</u>
c. Monthly net income (a. minus b.)	\$	<u>7,764.20</u>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Propane Gas	\$	250.00
Garbage Collection	\$	31.00
Security	\$	18.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>299.00</b>

**Other Insurance Expenditures:**

Disability Insurance - Lincoln Financial	\$	120.83
Life Insurance - Prudential	\$	105.50
Life Insurance - MONY	\$	125.00
Life Insurance (Ginny)	\$	60.58
Life Insurance (Alex)	\$	33.33
Life Insurance (Emily)	\$	25.00
Life Insurance (Erie Insurance)	\$	319.58
<b>Total Other Insurance Expenditures</b>	<b>\$</b>	<b>789.82</b>

**United States Bankruptcy Court  
Middle District of Pennsylvania**

In re **Alfred L. Madeira**  
Debtor(s)

Case No. **1:09-bk-02819**  
Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
**27** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 5, 2009**

Signature **/s/ Alfred L. Madeira**  
**Alfred L. Madeira**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Middle District of Pennsylvania

In re Alfred L. Madeira

Debtor(s)

Case No. 1:09-bk-02819Chapter 11

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$160,000.00</b>	<b>2009 Approximate Earnings</b>
<b>\$525,000.00</b>	<b>2008 Approximate Earnings</b>
<b>\$684,532.00</b>	<b>2007 Income Tax Return</b>

## 2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$1,038,694.00</b>	<b>2006 Gross Income</b>
<b>\$684,532.00</b>	<b>2007 Gross Income</b>

## 3. Payments to creditors

None

- ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	February 17, 2009 - \$8282.01 March 18, 2009 - \$3830.70 April 13, 2009 - \$3848.49	\$15,961.20	\$0.00
Chambersburg Hospital 112 N. Seventh Street Chambersburg, PA 17201	January 26, 2009 - \$1687.25 February 26, 2009 - 297.75	\$1,985.00	\$0.00
Sohael Raschid 773 Rosewood Court Chambersburg, PA 17201	February 16, 2009 - \$5,000 February 23, 2009 - \$5,000	\$10,000.00	\$90,000.00
1st National Bank of Mercersburg 12 S. Main Street Mercersburg, PA 17236	January 23, 2009 - \$2465.20 January 24, 2009 - \$276.03 February 23, 2009 - \$249.31 February 24, 2009 - \$2465.20 March 27, 2009 - \$276.03	\$5,731.77	\$100,000.00
1st National Bank of Mercersburg 12 S. Main Street Mercersburg, PA 17236	January 27, 2009 - \$2343.75 February 24, 2009 - \$2343.75 March 25, 2009 - \$2343.75	\$7,031.25	\$450,000.00
Adams County National Bank P.O. Box 3129 Gettysburg, PA 17325	January 28, 2009 - \$301.39 February 27, 2009 - \$272.22 March 27, 2009 - \$301.39	\$875.00	\$100,000.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>F&amp;M Trust Company</b> 20 South Main Street Chambersburg, PA 17201	January 27, 2009 - \$699.65 February 23, 2009 - \$631.95 March 27, 2009 - \$699.65	<b>\$2,031.25</b>	<b>\$250,000.00</b>
<b>Cedar PCP San Souci, LLC</b> 44 South Bayles Avenue Suite 304 Port Washington, NY 11050	February 1, 2009 - \$2807.47 March 1, 2009 - \$2807.47 April 1, 2009 - \$2807.47	<b>\$8,422.41</b>	<b>\$0.00</b>
<b>Carlton Feichs</b> 4000 International Place Miami, FL 33131-2114	4/2/2009	<b>\$15,000.00</b>	<b>\$0.00</b>
<b>Madeira Construction</b> 400 Tapan Street Kearny, NJ 07032	3/26/2009 - Repairs	<b>\$5,128.00</b>	<b>\$0.00</b>
<b>Minto Law Group</b> Ralph Minto 600 Grant Street Suite 5686 Pittsburgh, PA 15219	3/9/2009	<b>\$10,000.00</b>	<b>\$0.00</b>
<b>Perلمان, Yevoli, and Albright, PL</b> 200 South Andrews Avenue Fort Lauderdale, FL 33301	3/12/2009 - \$15,000 3/18/2009 - \$10,000 3/21/2009 - \$10,000	<b>\$35,000.00</b>	<b>\$0.00</b>
<b>Chambersburg Country Club</b> 3646 Scotland Road Chambersburg, PA 17202	2/16/2009 - \$407.00 3/9/2009 - \$566.15	<b>\$973.15</b>	<b>\$0.00</b>
<b>Antrium Way Honda</b> 200 South Atrium Way Greencastle, PA 17225	1/16/2009	<b>\$14,716.86</b>	<b>\$0.00</b>
<b>Erie Insurance</b> P.O. Box 83026 Lincoln, NE 68501-3026	1/26/2009 - \$196.00 2/09/2009 - \$3520.60	<b>\$3,716.60</b>	<b>\$0.00</b>
<b>Lawn Ranger</b> 1625 Shatzer Road Chambersburg, PA 17202	2/24/2009	<b>\$1,613.98</b>	<b>\$0.00</b>
<b>Allegheny Power</b> 1044 Garden Street Greensburg, PA 15601	2/9/2009 - \$525.59 3/9/2009 - \$844.80 4/3/2009 - \$454.20	<b>\$1,824.59</b>	<b>\$0.00</b>
<b>Citizens Bank</b> 153 West Orange Street Shippensburg, PA 17257	1/17/2009 - \$4636.69 2/17/2009 - \$4636.69 3/17/2009 - \$4636.69 4/13/2009 - \$4636.69	<b>\$18,546.76</b>	<b>\$0.00</b>

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>Andrew Madeira</b> 583 Miller Drive Mechanicsburg, PA 17055	<b>December 11, 2008</b>	<b>\$10,000.00</b>	<b>\$0.00</b>

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>Andrew Madeira</b> <b>583 Miller Drive</b> <b>Mechanicsburg, PA 17055</b>	<b>December 24, 2008</b>	<b>\$40,000.00</b>	<b>\$0.00</b>
<b>Andrew Madeira</b> <b>583 Miller Drive</b> <b>Mechanicsburg, PA 17055</b>	<b>Unknown</b>	<b>\$2,500.00</b>	<b>\$0.00</b>
<b>Andrew Madeira</b> <b>583 Miller Drive</b> <b>Mechanicsburg, PA 17055</b>	<b>March 12, 2009</b> <b>Deed Transfer of 371 2nd</b> <b>Street, Highspire, PA 17034</b>	<b>\$147,500.00</b>	<b>\$0.00</b>
<b>Andrew Madeira</b> <b>583 Miller Drive</b> <b>Mechanicsburg, PA 17055</b>	<b>March 13, 2009</b> <b>Deed Transfer of 539</b> <b>Baltimore Street,</b> <b>Hanover, PA 17331</b>	<b>\$250,000.00</b>	<b>\$0.00</b>

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>J. Elwood Rockwell and J. Craig Rockwell v. Alfred L. Madeira and Virginia E. Madeira</b>	<b>Confession of Judgment</b>	<b>Common Pleas, Franklin County</b>	<b>Pending</b>
<b>David E. Ricker vs. Alfred L. Madeira</b>	<b>Civil Action</b>	<b>Common Pleas, Cumberland County</b>	<b>Pending</b>
<b>Angela Hickey v. Alfred L. Madeira and Virginia E. Madeira</b>	<b>Confession of Judgment</b>	<b>Common Pleas, Franklin City</b>	<b>Pending</b>

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
<b>J. Elwood Rockwell 5793 Oakwood Drive Mercersburg, PA 17236</b>	<b>3/17/2009</b>	<b>2058 shares of Mercersburg Financial Corporation</b>
<b>J. Elwood Rockwell J. Craig Rockwell 5793 Oakwood Drive Mercersburg, PA 17236</b>	<b>3/13/2009</b>	<b>Mortgage for undivided 1/2 interest in 1126 and 1128 Kennebec Drive, Chambersburg, PA.</b>

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>See Attached List</b>		<b>Various</b>	<b>Approximate Value of Donations for 2008 = \$52,732.00</b>

## 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>\$15,150,000.00 Investment Money of Debtor and Others</b>	<b>Embezzlement</b>	<b>2008/2009</b>

### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Law Offices of Craig A. Diehl</b> <b>3464 Trindle Road</b> <b>Camp Hill, PA 17011</b>	<b>4/4/2009</b>	<b>\$1,039.00 - Chapter 11 Filing Fee</b> <b>\$10,000.00 - Chapter 11 Retainer</b>
<b>Consumer Credit Counseling Service</b> <b>100 Edgewood Avenue</b> <b>Suite 1800</b> <b>Atlanta, GA 30303</b>	<b>April 2009</b>	<b>\$50.00</b>

### 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Andrew and Ann Madeira</b> <b>583 Miller Boulevard</b> <b>Mechanicsburg, PA 17055</b> <b>Brother and Sister-in-Law</b>	<b>March 12, 2009</b>	<b>371 2nd Street</b> <b>Highspire, PA 17034</b>
<b>Andrew and Ann Madeira</b> <b>583 Miller Boulevard</b> <b>Mechanicsburg, PA 17055</b> <b>Brother and Sister-in-Law</b>	<b>March 13, 2009</b>	<b>539 Baltimore Street</b> <b>Hanover, PA 17331</b>

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wachovia Securities</b> <b>1751 Pinnacle Drive, 3rd Floor</b> <b>Mc Lean, VA 22102</b>	<b>Account # 5759-2791</b> <b>Final Balance = \$22,993.92</b> <b>Husband Only</b>	<b>\$22,993.92 Closing Balance</b> <b>on 2/22/2008</b>

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>M&amp;T Securities, Inc.</b> <b>MTB Group Funds</b> <b>P.O. Box 44489</b> <b>Denver, CO 80201</b>	<b>MTB Money Market Fund Class A</b> <b>Account #219/99575</b> <b>Husband Only</b>	<b>\$2,893.32 Closing Balance on 4/13/2009</b>
<b>Rockwell Global Capital, LLC.</b> <b>523 Broadhollow Rd.</b> <b>Suite B</b> <b>Melville, NY 11747-3724</b>	<b>Account #RGC-003460</b> <b>Final Balance = \$62,055.79</b> <b>Husband Only</b>	<b>\$62,055.79 Closing Balance on 5/30/2008</b>
<b>Merrill Lynch</b> <b>1108 Kennebec Drive</b> <b>Chambersburg, PA 17201</b>	<b>Account #697-11348</b> <b>Final Balance = \$11,663.06</b> <b>Joint Ownership</b>	<b>\$11,663.06 Closing Balance on 2/29/2008</b>
<b>Calvert</b> <b>c/o BDS</b> <b>P.O. Box 219739</b> <b>Kansas City, MO 64121-9739</b>	<b>Account # 902/6016667</b> <b>Final Balance = \$1,390.53</b> <b>Joint Ownership</b>	<b>\$1,390.53 Closing Balance on 1/16/08</b>
<b>Walnut Street Securities, Inc.</b> <b>485-E US Highway 1 South</b> <b>4th Floor</b> <b>Iselin, NJ 08830</b>	<b>Cash Money Market</b> <b>Account #5WL-591059</b> <b>Final Balance = \$4,429.29</b> <b>Joint Ownership</b>	<b>\$4,429.29 Closing Balance on 4/12/09</b>

## 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>M&amp;T Bank</b>	<b>Alfred Madeira</b> <b>3348 Shinnecock Dr.</b> <b>Chambersburg, PA 17202</b>	<b>Gem Stones, Quartz</b>	

## 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>David Baumunk</b> <b>54 Midland Drive</b> <b>Chambersburg, PA 17201</b>	<b>Piano</b>	<b>Debtor's Residence</b>

**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Madeira Chiropractic P.C.</b>	<b>25-1771736</b>	<b>1124 Kennebec Drive Chambersburg, PA 17201</b>	<b>Chiropractic Services S Corporation 75% Ownership Real Estate</b>	<b>Current</b>
<b>BO-AL Enterprises</b>	<b>25-1779145</b>	<b>1124 Kinnebec Drive Chambersburg, PA 17201</b>	<b>Real Estate</b>	<b>Current</b>
<b>Madeira Operations, LLC</b>	<b>20-5085521</b>	<b>1124 Kennebec Drive Chambersburg, PA 17201</b>	<b>Real Estate</b>	<b>Current</b>

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
<b>Madeira Operations, LLC</b>	<b>1124 Kennebec Drive Chambersburg, PA 17201</b>

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Darla Pilgrim 422 Epic Drive Chambersburg, PA 17201</b>	<b>1/1/2003 through 12/31/2008</b>

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME  
**Alfred L. Madeira**

ADDRESS  
**3348 Shinnecock Drive  
Chambersburg, PA 17202**

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**1st National Bank of Mercersburg  
12 South Main Street  
Mercersburg, PA 17236**

DATE ISSUED  
**2007**

## 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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## 21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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## 22 . Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 5, 2009

Signature /s/ Alfred L. Madeira  
**Alfred L. Madeira**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

# DONATIONS 2008

1/11	King Street Church	2,500
1/22	Camp Joy-El	1,000
1/22	Network	1,000
2/21	King Street church (KSC)	2,500
2/25	Focus on Family	500
2/25	Salvation Army	500
2/29	Shalom -Missions	1,000
3/3	Compassion International	868.
3/4	Prison Fellowship	250.
3/10	Cumberland Valley Christian	2,300.
3/18	KSC	1,500.
4/26	KSC	2,500.
4/26	Navigators	250.
4/26	Hospitalized Veterans	75.
4/26	Camp Joy-El	1,000.
4/30	Summit Ministries	700.
4/30	Shalom C.A.	300.
5/31	KSC	2,500.
6/30	KSC	1,500.
7/8	New Tribes Mission	1,200.
7/15	Watoto	840.
7/15	Pregnancy Ministries	500.
7/27	KSC	1,500.
8/24	KSC	2,000.
8/22	Salvation Army	500.
8/29	Compassion International	1,000.
8/29	Camp Joy-El	1,000.
9/15	World Relief	200.
9/15	Salvation Army	500.
9/21	KSC	2,000.
9/21	St. Joseph Indian School	75.
10/14	KSC	2,000.
10/14	Prision Fellowship	250.
10/14	NBCRC	50.
10/14	Salvation Army	200.
10/14	Focus on Family	150.
10/15	Summit Ministries	1,000.
10/20	Cancer Center	50.



11/4	Homless Shelter	325.
11/6	Young Life	1,000.
11/6	Fellowship Christian Athletes	500.
11/10	Samaritans Purse	50.
11/12	KSC	2,000.
11/22	Focus on the Family	1,000.
11/22	Summit Ministries	1,000.
11/22	Salvation Army	1,000.
12/3	St. Jude	250.
12/3	World Relief	1,000.
12/3	Bryan College Missions	250.
12/3	Disabled Vets	100.
12/15	KSC	2,000.
12/15	Prison Fellowship	300.
12/15	Asian Hope	200.
12/15	Network Ministries	1,000.
2/11	Muscular Dystrophy	250.
2/11	Shalom	109.
2/15	Keystone Area Council Boy Scouts	150.
3/5	Cancer (Breast)	25.
4/1	Susek Evangelistic	250.
4/2	Network	120.
4/2	Kings Christian School	70.
4/28	American Cancer Society	25.
6/20	National M.S. Society	200.
7/21	American Heart Society	50.
9/09	Campus Outreach	1,200.
11/01	American Heart Association	50.
12/26	National University	500.

**Total: \$52,732.00**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<b>Craig A. Diehl, Esquire</b>	X <b>/s/ Craig A. Diehl, Esquire</b>	<b>May 5, 2009</b>
Printed Name of Attorney	Signature of Attorney	Date
Address:		
<b>3464 Trindle Road</b>		
<b>Camp Hill, PA 17011</b>		
<b>(717) 763-7613</b>		

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<b>Alfred L. Madeira</b>	X <b>/s/ Alfred L. Madeira</b>	<b>May 5, 2009</b>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>1:09-bk-02819</b>	X	
	Signature of Joint Debtor (if any)	Date

**United States Bankruptcy Court  
Middle District of Pennsylvania**

In re **Alfred L. Madeira**

Debtor(s)

Case No. **1:09-bk-02819**

Chapter **11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **May 5, 2009**

**/s/ Alfred L. Madeira**

**Alfred L. Madeira**

Signature of Debtor